

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

MACK T SICHTA  
KRISTIE L MCWILLIAMS  
Debtor(s)

Case No. 09-16728

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/07/2009.
- 2) The plan was confirmed on 10/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/12/2013.
- 5) The case was completed on 05/12/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$18,452.00.
- 10) Amount of unsecured claims discharged without payment: \$154,730.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$43,815.00
Less amount refunded to debtor	\$1,170.00

<b>NET RECEIPTS:</b>	<b>\$42,645.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,867.80
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,867.80</b>
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Attorney fees paid and disclosed by debtor:	\$500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK ONE/JPM CHASE	OTHER	NA	NA	NA	0.00	0.00
BOERNE URGENT CARE	Unsecured	411.00	NA	NA	0.00	0.00
BUS & PROSVC	Unsecured	225.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	477.00	506.98	506.98	59.89	0.00
CHASE HOME FINANCE	Unsecured	NA	7,722.96	7,722.96	0.00	0.00
CITIFINANCIAL	Unsecured	8,925.00	6,053.64	6,053.64	715.16	0.00
DISCOVER BANK	Unsecured	4,633.00	4,820.04	4,820.04	569.43	0.00
ECAST SETTLEMENT CORP	Unsecured	6,180.00	6,180.04	6,180.04	730.09	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	49,775.00	34,047.21	34,047.21	4,022.25	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	9,038.23	9,038.23	1,067.75	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,751.73	1,751.73	206.95	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	3,406.32	3,406.32	402.41	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,836.00	10,727.55	10,727.55	1,267.33	0.00
EMERGENCY PHYSICIANS	Unsecured	225.00	NA	NA	0.00	0.00
FIRST USA	Unsecured	8,780.00	NA	NA	0.00	0.00
FRYS ELECTRONICS	Unsecured	1,760.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	19,286.00	18,114.91	18,114.91	18,114.91	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,469.75	1,469.75	173.63	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	2,623.40	2,623.40	309.92	0.00
MEDICAL BUSINESS BUREAU	Unsecured	60.00	NA	NA	0.00	0.00
METHODIST MEDICAL CTR	Unsecured	360.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	1,692.00	1,691.99	1,691.99	199.89	0.00
PAYDAY LOAN STORE	Unsecured	6,200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,103.00	9,385.10	9,385.10	1,108.73	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,933.00	2,933.02	2,933.02	346.50	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	5,114.07	5,114.07	604.16	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	2,350.00	2,350.00	2,350.00	277.62	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	12,018.00	7,219.51	7,219.51	852.89	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	10,302.00	10,302.10	10,302.10	1,217.06	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	368.00	403.70	403.70	47.69	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,359.00	1,359.00	1,359.00	160.55	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	617.00	676.32	676.32	79.90	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,979.00	4,979.11	4,979.11	588.22	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,350.00	10,012.45	10,012.45	1,182.85	0.00
RUSHMORE LOAN MANAGEMENT SI	Secured	2,690.00	2,512.22	2,512.22	2,512.22	0.00
RUSHMORE LOAN MANAGEMENT SI	Secured	0.00	0.00	0.00	0.00	0.00
TD BANK USA NA	Unsecured	8,119.00	8,119.38	8,119.38	959.20	0.00
VW CREDIT	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTA	Secured	0.00	0.00	0.00	0.00	0.00
WEST ASSET MANAGEMENT	Unsecured	657.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	309.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,512.22	\$2,512.22	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,512.22</b>	<b>\$2,512.22</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,114.91	\$18,114.91	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$18,114.91</b>	<b>\$18,114.91</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$152,893.60</b>	<b>\$17,150.07</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,867.80</u>
Disbursements to Creditors	<u>\$37,777.20</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$42,645.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2014

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.